

\$78.00 #90779



20050207000061100 Pg 1/2 74.00
Shelby Cnty Judge of Probate, AL
02/07/2005 14:09:00 FILED/CERTIFIED

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on **January 20, 2005** by and between **William Scott Sivley, an unmarried man** (hereinafter referred to as the "Mortgagors") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

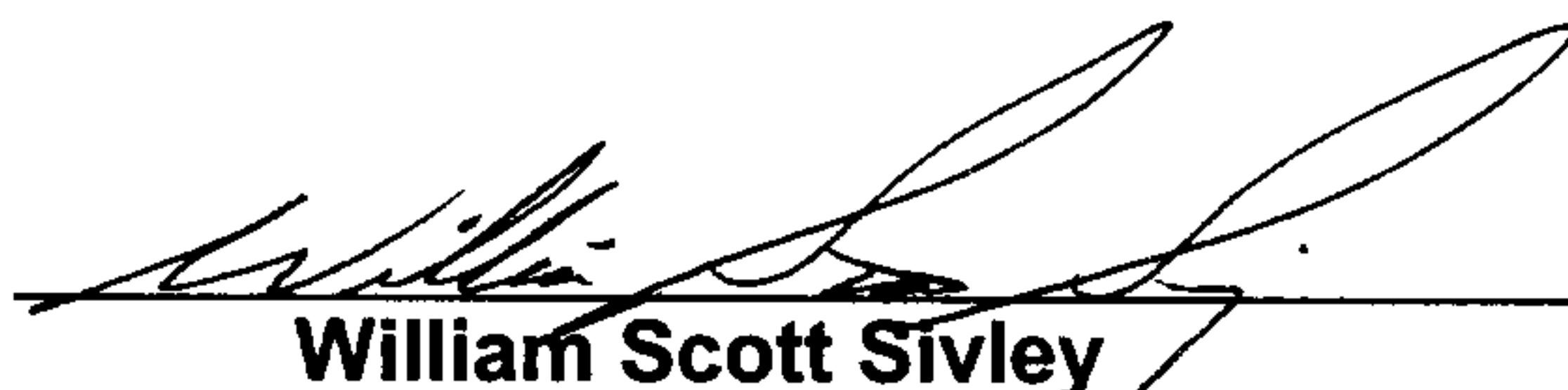
WHEREAS, Mortgagor entered into an original Mortgage Agreement with Mortgagee on **April 28, 2004**. Said original Mortgage Agreement was recorded on May 4, 2004 under Instrument No. **20040504000233330** in the Office of the Judge of Probate of Shelby County, Alabama;

WHEREAS, said original Mortgage Agreement was modified and amended by Mortgage Modification Agreement dated **November 16, 2004**. Said Mortgage Modification Agreement was recorded on **November 23, 2004** under Instrument No. **20041123000645330** in the Office of the Judge of Probate of Shelby County, Alabama;

WHEREAS, all parties desire to further modify and amend the terms of the original Mortgage Agreement, as modified and amended, and notes executed simultaneously therewith.


NOW, THEREFORE, these things considered, Mortgagee hereby allows Mortgagor to increase the original Mortgage Agreement, as modified and amended, from Two Hundred Thirty Thousand Dollars (\$230,000.00) to Two Hundred Seventy Thousand Dollars (\$270,000.00). The new note shall be secured by the original Mortgage Agreement, as modified and amended, and amortized under the terms and conditions of the new note executed simultaneously with this Mortgage Modification Agreement.

IN WITNESS WHEREOF, Mortgagor and Mortgagee have hereunto set their hands and seals on this the 20th day of January, 2005.


William Scott Sivley

(MORTGAGOR)

CENTRAL STATE BANK

By 
William M Schroeder Jr., Sr. Vice President
(MORTGAGEE)

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **William Scott Sivley**, whose name is signed to the foregoing Mortgage Modification Agreement and who are known to me, acknowledged before me on this day, that, they being informed of the contents of said agreement, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 20th day of January, 2005.

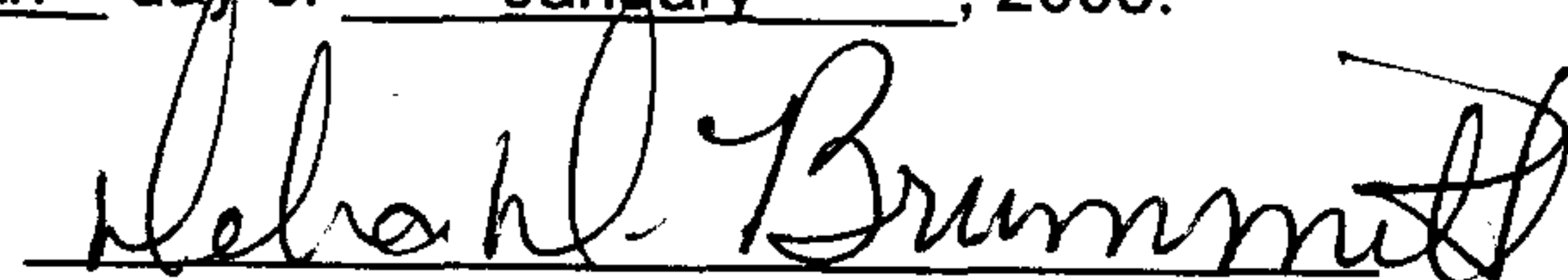

Notary Public

My Commission Expires: MY COMMISSION EXPIRES MARCH 4, 2008

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **William M Schroeder, Jr.** whose name as **Sr. Vice President**, of **Central State Bank**, is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, he as such officer and with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 20th day of January, 2005.


Notary Public

My Commission Expires: MY COMMISSION EXPIRES MARCH 4, 2008